inter alia, suggested that in the case of Public Sector Enterprises, improvement in governance mechanism could be brought about by transferring the actual governance functions from the concerned administrative Ministries to the Board, specialized agencies (Trusts, SPV's, etc.). The RBI has posted the report on its website on 16.1.2006 for public comments. The comments will be accepted by RBI till the end of February, 2006.

Improvement in efficiency of ATC employees

*54. SHRI RAJEEV SHUKLA: Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether Government are aware of a recent news report stating acute shortage of skilled and trained staff to manage air traffic control in India;

(b) whether it is a fact that ATC staffers have been found guilty of not following prescribed guidelines for communication, resulting in risk to air passengers security;

(c) whether Government are planning any steps to improve efficiency of ATC employees in the country; and

(d) if so, the details thereof?

THE MINISTER OF STATE OF THE MINISTRY OF CIVIL AVIATION (SHRI PRAFUL PATEL): (a) Yes, Sir.

(b) No, Sir. Standard guidelines as prescribed by International Civil Aviation Organisation (ICAO) are followed by ATC officers.

(c) and (d) Yes, Sir. Steps taken by Airports Authority of India (AAI) for improving efficiency of ATC officers *inter alia* include regular Refresher Training, upgradation of ATC system and Group infrastructure particularly at major airports and exposure of ATC officers at times to advanced ATC systems available in other countries.

Tax benefits for farm sector

*55. SHRI RAVULA CHANDRA SEKAR REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether Government have any proposal to encourage the people to buy farm land rather than investing in buying land for building houses;

(b) if so, whether Government are coming out with any tax benefits for such purchases to improve the farm sector;

(c) if so, the details thereof; and

(d) if not, the reasons therefor?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) No, Sir.

(b) and (c) Do not arise in view of the reply to (a) above.

(d) Government does not consider that the taxation system is to be used as an instrument for promoting investment in farm land as against investment in land for housing.

Review Mechanism for Customer Redressal in Banks

*56. SHRI TARIQ ANWAR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that there is a review mechanism in place if the banker is dissatisfied but no review for customer's dissatisfaction;

(b) whether Government are planning to change the policy from Banker's favour to customer's favour;

(c) if so, the details thereof;

(d) whether it is also a fact that there are a couple of banks which have earned more than Rs. 100 crores by way of penalties; and

(e) if so, the names of these banks?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (c) With effect from 1st January, 2006, Reserve Bank of India (RBI) has put in place a revised Banking Ombudsman Scheme 2006 for redressal of grievances of banking customers. The revised scheme has a wider ambit of the areas of complaints and, *inter alia*, provides equal opportunity for the bank and the complainant to file an appeal with the Appellate Authority against the award of Banking Ombudsman.

(d) and (e) RBI have reported that a few banks charge for bouncing of cheques, levy penal interest for payments not made in time and charge for non-maintenance of minimum balances in the accounts. The earnings